B 10 (Supplement 1) (12/11)

UNITED STATES BANKRUPTCY COURT

EASTERN District of PA.

In re THOMAS J HIGGINS,
Debtor

Case No. 1119183

Chapter 13

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: PNC Mortgage, A Division of PNC Bank, NA

Court claim no. (if known): 5

Last four digits of any number you use to identify the debtor's account: 1407

Date of payment change:
Must be at least 21 days after date of this notice: 02 / 01 / 2014

New total payment:
Principal, interest, and escrow, if any: $ 2,091.09

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

☐ No
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: __________

Current escrow payment: $ 403.11 **New escrow payment:** $ 671.61

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: __________

Current interest rate: ______% **New interest rate:** ______%

Current principal and interest payment: $ ______ **New principal and interest payment:** $ ______

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (*Court approval may be required before the payment change can take effect.*)

Reason for change: __________

Current mortgage payment: $ ______ **New mortgage payment:** $ ______

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

☒ I am the creditor. ☐ I am the creditor's authorized agent.
(Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

✗ [signature] Date 12,17,13
Signature

Print: Laura C Gore Title Bankruptcy Specialist
First Name Middle Name Last Name

Company PNC Mortgage, a division of PNC Bank, NA

Address 3232 Newmark Drive
Number Street

Miamisburg, OH 45342
City State ZIP Code

Contact phone (866) 754-0659 Email ____________

PNC MORTGAGE℠

P.O. Box 1820
Dayton, Ohio 45401-1820
Website: www.pnc.com/mortgage
Customer Service 1-800-822-5626

ESCROW ACCOUNT DISCLOSURE STATEMENT

LOAN NUMBER: 1407
DATE: December 9, 2013

93834-0000695-001-000-100-000-000

THOMAS J HIGGINS
4027 N WARNER RD
LAFAYETTE HL PA 19444-1428

CURRENT MONTHLY MORTGAGE PAYMENT

Principal & Interest	1,419.48
Escrow	541.55
Prorated Escrow Surplus	-138.44
Total Payment	1,822.59

NEW PAYMENT INFORMATION

Principal & Interest	1,419.48
Escrow	552.95
Prorated Escrow Shortage	118.66
Total Payment	**2,091.09**
New Payment Effective Date	**02/01/14**

COMING YEAR ESCROW PROJECTION

This statement provides a detailed summary of activity related to your escrow account. PNC Mortgage maintains your escrow account to pay such items as property taxes, insurance premiums, and mortgage insurance.

This section lists a 12-month running escrow balance to determine the appropriate target balance and to determine if a shortage or surplus exists. This is a projection of the anticipated activity in your escrow account for the coming 12 months.

ANTICIPATED ESCROW DISBURSEMENT

CITY TAX	$1,048.57
TAXES	$2,850.86
HAZARD INS	$2,735.94
TOTAL DISBURSEMENTS	$6,635.37
DIVIDED BY 12 MONTHS	
MONTHLY ESCROW DEPOSIT	$552.95

CALCULATION OF ESCROW ADJUSTMENT

BEGINNING PROJECTED BALANCE	$787.88
BEGINNING REQUIRED BALANCE	$2,211.77
ESCROW SHORTAGE	**$1,423.89**

The required minimum balance allowed by federal law (RESPA) is two times your monthly escrow payment (excluding MIP/PMI), unless your mortgage document or state law specifies a lower amount.

MONTH	PAYMENTS TO ESCROW	DESCRIPTION	PAYMENTS FROM ESCROW	CUR BAL PROJECTION	REQ BAL PROJECTION
		BEGINNING BALANCE		**787.88**	**2,211.77**
February	552.95			1,340.83	2,764.72
March	552.95			1,893.78	3,317.67
April	552.95	CITY TAX	1,048.57	1,398.16	2,822.05
May	552.95			1,951.11	3,375.00
June	552.95			2,504.06	3,927.95
July	552.95			3,057.01	4,480.90
August	552.95	SCHOOL TAX	2,850.86	759.10	2,182.99
September	552.95			1,312.05	2,735.94
October	552.95			1,865.00	3,288.89
November	552.95	HAZARD INS	2,735.94	-317.99 *	1,105.90 **
December	552.95			234.96	1,658.85
January	552.95			787.91	2,211.80

* The projected escrow balance at the low point.
** The lowest balance the escrow account should attain during the projected period.

MORE INFORMATION ON REVERSE SIDE

IMPORTANT MESSAGES

Make your check, money order or cashier's check payable to PNC Mortgage. All Payments must be funds from a U.S. Bank Account and are subject to PNC's acceptance. **Do NOT send cash by mail.**

We understand that you have filed for bankruptcy and have not yet received a discharge. None of the information requested in this statement will be used for the collection of any debts or for purposes prohibited by the Bankruptcy Code or other applicable Federal or state law.

749-2032-0612F

INTERNET REPRINT

ESCROW SHORTAGE COUPON

PNC MORTGAGE℠

Customer Name: THOMAS J HIGGINS

Account Number: 11407 Shortage Amount: $1,423.89

PNC MORTGAGE
PO BOX 6534
CAROL STREAM IL 60197-6534

If you wish to pay the shortage amount in full, please mail a check for the shortage amount, along with this coupon, in the envelope provided. When paying your escrow shortage, please do not make your payment via electronic on-line banking, as it will not be applied directly to escrow. Payment should be remitted no later than 15 business days after receipt of this notification. Your new monthly mortgage payment will be reduced to $1,972.43 once you pay the shortage amount. **In order to avoid a delay in the processing of your payment, please DO NOT include your mortgage payment with the shortage payment.**

This is a copy of your escrow shortage coupon. If you cannot find your original statement, please contact Customer Service at 800-822-5626 to request a new statement or click the link above to pay your escrow shortage online. Please DO NOT print and mail a copy of this coupon with your payment, because it may cause a delay in the posting of your payment.

ESCROW ACCOUNT DISCLOSURE STATEMENT

LOAN NUMBER: 1407

DATE: December 9, 2013

Your projected escrow balance as of 01/31/14 is $787.88. Your required beginning escrow balance, according to this analysis, should be $2,211.77. This means you have a shortage of $1,423.89. We have divided the shortage interest-free, over 12 months. If you choose to pay the shortage in full, then your new monthly mortgage payment will be reduced to $1,972.43.

Once during this analysis period, your required escrow balance should be reduced to a target balance of $1,105.90, as it does in November. Under Federal law, your target balance should not exceed an amount equal to two months of escrow payments for taxes and insurance, unless your mortgage document or state law specifies a lower amount.

Projected Activity from the Previous Analysis

This is a projection of the activity for your escrow account from the Previous Analysis. This projection was based on the disbursements anticipated to be made from your escrow account. Compare this projection to the actual escrow activity in the Account History (summarized below).

The escrow payment in this projection may not equal the escrow payment in the Account History if an adjustment was made to collect a shortage or refund a surplus.

Adjustments to the payment and differences between the anticipated and actual disbursements may prevent the actual balance from reaching the projected low escrow balance.

Date	Description	Payments	Disbursements	Balance
	BEGINNING BALANCE			2,673.74
05/13		541.55		3,215.29
06/13		541.55		3,756.84
07/13		541.55		4,298.39
08/13	SCHOOL TAX	541.55	2,748.88	2,091.06
09/13		541.55		2,632.61
10/13		541.55		3,174.16
11/13	HAZARD INS	541.55	2,632.61	1,083.10 **
12/13		541.55		1,624.65
01/14		541.55		2,166.20
02/14		541.55		2,707.75
03/14		541.55		3,249.30
04/14	CITY TAX	541.55	1,117.17	2,673.68
TOTAL		6,498.60	6,498.66	

Account History

This is a statement of actual escrow account activity from May 2013 through January 2014. Compare it to the Projected Activity from the Previous Analysis which appears above the Account History.

Your total mortgage payment during the past year was $1,822.59 of which $1,419.48 was your Principal and Interest payment and $541.55 was your escrow payment.

Date	Description	Payments	Disbursements	Balance
	BEGINNING BALANCE			-8,603.15
05/13		403.11		-8,200.04
08/13	SCHOOL TAX	806.22	2,850.86 *	-10,244.68
09/13		677.08		-9,567.60
11/13	HAZARD INS	677.08	2,735.94 *	-11,626.46
12/13		11,737.26 e		110.80
01/14		677.08 e		787.88
TOTAL		14,977.83	5,586.80	

* Indicates a difference from projected activity either in the amount or the date.

** Required minimum escrow balance.

"e" Indicates estimates for future payments or disbursements.

If you have any questions about this analysis statement, please visit us at www.pnc.com/mortgage to send us an email, write to us at PNC Mortgage; Attention: Customer Service Research; B6-YM07-01-7, PO Box 1820; Dayton, OH 45401 or call our Customer Service Department toll free number 1-800-822-5626.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this December 17, 2013, a copy of the foregoing Notice of Mortgage Payment Change has been served upon the following parties in interest, via either electronic mail or first class mail postage prepaid:

Trustee
WILLIAM C. MILLER
111 South Independence Mall
Suite 583
Philadelphia, PA 19106

MICHAEL W. GALLAGHER
1000 Germantown Pike
Suite A-1
Plymouth Meeting, PA 19462

Thomas J. Higgins
4027 North Warner Road
Lafayette Hill, PA 19444

/s/ Laura C. Gore Bankruptcy Specialist

PNC Mortgage

3232 Newmark Dr

Miamisburg OH 45342

(866) 754-0659

Fax: (937) 910-4905